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1. (Currently amended) A method comprising:

a) in a group of ATMs,

i) all of which are located in public places,

ii) all of which are connected to a financial network;

iii) all of which are operable to dispense cash to customers in response to customer commands;

iii) in which is contained a sub-group of ATMs in which the ATMs are not capable of dispensing cash in response to commands issued by a customer from a cellular telephone,

identifying an ATM in the sub-group

~~which has a screen for displaying options for withdrawing cash and a touch input mechanism for receiving user commands; and~~

b) modifying said identified ATM into a retro-fitted ATM which dispenses cash in response to commands received from a cellular telephone.

~~to enable it to receive from a wireless telephone user commands for dispensing cash, wherein~~

~~1) the ATM, prior to modification, is operative to (A) respond to user commands, including a command to dispense cash and (B)~~

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~~cause a modification in the user's account,~~  
~~2) the ATM, before and after modification, is~~  
~~connected to a host computer via a network,~~  
~~3) before the modification, other ATMs are~~  
~~connected to the host computer via the~~  
~~network,~~  
~~4) the other ATMs are operative to respond to~~  
~~user commands, including a command to dispense~~  
~~cash,~~  
~~5) all said ATMs are located in public~~  
~~places, and~~  
~~6) at least some of the other ATMs are not~~  
~~modified to enable them to receive from a~~  
~~wireless telephone user commands for~~  
~~dispensing cash.~~

2. (Original) The method of claim 1 wherein said modifying step includes retrofitting said ATM with a program for enabling said ATM to receive a transaction from a remote source.

3. (Original) The method of claim 1 wherein said modifying step includes retrofitting said ATM with a transceiver adapted to receive signals directly from the wireless telephone.

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4. (Original) The method of claim 3, wherein said transceiver is further adapted to transmit signals directly to said wireless telephone.

5. (Original) The method of claim 4 wherein said signals implement local wireless communication.

6. (Original) The method of claim 1 wherein said ATM is connected to a network for communication therebetween, and wherein said modifying step includes providing a connection between said network and said wireless telephone.

7. (Previously presented) The method of claim 1 wherein said modifying step includes: retrofitting said ATM with a transceiver adapted to receive signals directly from a wireless telephone; and providing a connection between said network and said wireless telephone.

8. (Currently amended) A method comprising: identifying an ATM which has a screen for displaying options for withdrawing cash and a touch input mechanism for receiving user commands; and modifying said ATM into a retro-fitted ATM to enable it to receive from a wireless telephone user commands for dispensing cash without the use of said touch input mechanism, wherein

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- 1) the ATM, prior to modification, is operative to (A) respond to user commands, including a command to dispense cash, and (B) cause a modification to the user's account,
- 2) the ATM, before and after modification, is connected to a host computer via a network,
- 3) before the modification, other ATMs are connected to the host computer via the network,
- 4) the other ATMs are operative to respond to user commands, including a command to dispense cash,
- 5) all said ATMs are located in public places, and
- 6) at least some of the other ATMs are not modified to enable them to receive from a wireless telephone user commands for dispensing cash.

9. - 21. (Cancelled)

22. (Previously presented) Method according to claim 1, wherein, prior to the process of modifying said ATM, said ATM was incapable of receiving user commands for dispensing cash from a

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wireless telephone.

23. (Previously presented) Method according to claim 20, wherein, prior to modifying, no ATMs could receive user commands for dispensing cash from a wireless telephone.

24. (Cancelled)

25. (Previously presented) Apparatus according to claim 23, wherein the transceiver is assigned a telephone number, and the SST displays that telephone number to customers.

26. (Previously presented) Method according to claim 15, wherein the SST was unable to receive user commands from a wireless telephone prior to the modifying process.

27. (Previously presented) Method according to claim 7, wherein said ATM was unable to receive signals directly from a wireless telephone prior to the modifying step.

28. (Previously presented) Method according to claim 8, wherein said ATM was unable to receive signals directly from a wireless telephone prior to the modifying step.

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29. (Previously presented) Method according to claim 6,  
wherein communication between the wireless telephone and the ATM  
occurs through the network.

30. (Cancelled)

31. (Cancelled)